

**Table 3850. Consumer units with reference person age 65 and over by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2012-2013**

Item	Total 65 and over	Northeast	Midwest	South	West
Number of consumer units (in thousands) .....	27,598	5,479	6,125	10,092	5,902
Consumer unit characteristics:					
Income before taxes .....	\$44,938	\$46,451	\$44,042	\$40,120	\$52,702
Income after taxes .....	42,911	43,638	42,405	38,861	49,684
Age of reference person .....	74.6	75.3	74.7	74.2	74.3
Average number in consumer unit:					
People .....	1.7	1.7	1.7	1.7	1.9
Children under 18 .....	.1	.1	( <sup>1</sup> )	.1	.1
Adults 65 and older .....	1.4	1.3	1.4	1.4	1.4
Earners .....	.5	.4	.5	.4	.6
Vehicles .....	1.6	1.3	1.8	1.6	1.8
Percent distribution:					
Reference person:					
Men .....	44	41	43	44	49
Women .....	56	59	57	56	51
Housing tenure:					
Homeowner .....	80	75	82	84	76
With mortgage .....	22	17	19	24	28
Without mortgage .....	58	57	63	60	48
Renter .....	20	25	18	16	24
Race of reference person:					
Black or African-American .....	9	8	8	14	3
White, Asian, and all other races .....	91	92	92	86	97
Hispanic or Latino origin of reference person:					
Hispanic or Latino .....	6	6	1	8	9
Not Hispanic or Latino .....	94	94	99	92	91
Education of reference person:					
Elementary (1-8) .....	9	9	7	11	6
High school (9-12) .....	40	44	45	41	29
College .....	51	47	48	48	65
Never attended and other .....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	1
At least one vehicle owned or leased .....	85	77	88	87	85
Average annual expenditures .....	\$40,938	\$43,786	\$40,183	\$36,603	\$46,420
Food .....	5,126	5,284	4,750	4,880	5,774
Food at home .....	3,301	3,416	3,119	3,178	3,589
Cereals and bakery products .....	458	492	459	453	438
Cereals and cereal products .....	136	134	136	134	141
Bakery products .....	322	358	323	318	297
Meats, poultry, fish, and eggs .....	687	692	606	694	751
Beef .....	175	157	173	186	173
Pork .....	143	135	129	162	133
Other meats .....	99	120	91	95	97
Poultry .....	114	116	100	106	138
Fish and seafood .....	106	117	69	93	156
Eggs .....	50	47	43	53	53
Dairy products .....	347	372	336	327	368
Fresh milk and cream .....	121	130	119	121	114
Other dairy products .....	226	243	217	206	254
Fruits and vegetables .....	661	705	626	599	765
Fresh fruits .....	245	251	244	210	302
Fresh vegetables .....	208	226	173	189	260
Processed fruits .....	102	116	103	91	107
Processed vegetables .....	107	112	107	109	97
Other food at home .....	1,148	1,155	1,091	1,105	1,267
Sugar and other sweets .....	131	127	136	128	134
Fats and oils .....	104	101	104	102	109
Miscellaneous foods .....	565	596	546	506	659
Nonalcoholic beverages .....	305	274	260	341	311

See footnotes at end of table.

**Table 3850. Consumer units with reference person age 65 and over by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2012-2013 — Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Food prepared by consumer unit on out-of-town trips .....	43	57	45	29	54
Food away from home .....	1,825	1,868	1,632	1,702	2,185
Alcoholic beverages .....	321	362	219	283	448
Housing .....	14,034	16,634	12,513	11,928	16,776
Shelter .....	7,681	9,899	6,823	5,841	9,660
Owned dwellings .....	5,194	6,590	4,623	4,164	6,253
Mortgage interest and charges .....	1,475	1,096	1,000	1,332	2,565
Property taxes .....	2,026	3,315	2,171	1,333	1,865
Maintenance, repairs, insurance, other expenses .....	1,693	2,180	1,452	1,499	1,822
Rented dwellings .....	1,818	2,479	1,480	1,179	2,646
Other lodging .....	670	830	720	498	761
Utilities, fuels, and public services .....	3,411	3,656	3,268	3,389	3,370
Natural gas .....	382	478	553	246	350
Electricity .....	1,340	1,191	1,261	1,535	1,227
Fuel oil and other fuels .....	207	614	107	105	108
Telephone services .....	956	957	904	984	960
Residential phone service, VOIP, and phone cards .....	515	569	500	524	466
Cellular phone service .....	441	388	404	461	494
Water and other public services .....	526	415	443	519	725
Household operations .....	1,041	1,257	827	879	1,340
Personal services .....	171	407	<sup>2</sup> 153	71	145
Other household expenses .....	870	851	674	808	1,195
Housekeeping supplies .....	641	600	571	609	798
Laundry and cleaning supplies .....	139	136	133	135	155
Other household products .....	335	271	289	327	449
Postage and stationery .....	167	192	150	148	194
Household furnishings and equipment .....	1,260	1,222	1,024	1,211	1,608
Household textiles .....	111	95	83	80	207
Furniture .....	237	278	196	209	289
Floor coverings .....	15	15	12	10	26
Major appliances .....	177	191	121	177	222
Small appliances, miscellaneous housewares .....	87	90	74	77	115
Miscellaneous household equipment .....	633	553	538	659	750
Apparel and services .....	1,029	1,022	830	936	1,386
Men and boys .....	197	207	135	184	270
Men, 16 and over .....	176	176	122	161	254
Boys, 2 to 15 .....	21	31	12	23	16
Women and girls .....	499	464	461	424	694
Women, 16 and over .....	461	414	427	389	657
Girls, 2 to 15 .....	38	51	33	35	37
Children under 2 .....	24	42	<sup>2</sup> 19	21	<sup>2</sup> 20
Footwear .....	163	144	104	168	226
Other apparel products and services .....	146	165	111	139	177
Transportation .....	6,651	6,557	7,129	6,373	6,725
Vehicle purchases (net outlay) .....	2,190	2,041	2,609	2,238	1,812
Cars and trucks, new .....	1,386	1,113	1,418	1,570	1,292
Cars and trucks, used .....	796	909	1,183	669	509
Other vehicles .....	<sup>2</sup> 8	<sup>2</sup> 20	<sup>2</sup> 9	( <sup>3</sup> )	<sup>2</sup> 10
Gasoline and motor oil .....	1,787	1,584	1,872	1,818	1,837
Other vehicle expenses .....	2,174	2,261	2,155	2,017	2,387
Vehicle finance charges .....	100	76	90	123	95
Maintenance and repairs .....	703	683	668	614	912
Vehicle insurance .....	960	927	1,076	951	892
Vehicle rental, leases, licenses, and other charges .....	410	575	322	328	489
Public and other transportation .....	500	670	492	300	690
Healthcare .....	5,094	5,131	5,709	4,606	5,254
Health insurance .....	3,268	3,262	3,722	3,007	3,248
Medical services .....	868	975	984	660	1,004
Drugs .....	763	675	829	748	802
Medical supplies .....	195	219	173	190	200
Entertainment .....	2,026	2,169	1,724	1,868	2,471

See footnotes at end of table.

**Table 3850. Consumer units with reference person age 65 and over by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2012-2013 — Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Fees and admissions .....	431	539	367	334	573
Audio and visual equipment and services ....	859	926	824	838	867
Pets, toys, hobbies, and playground equipment .....	501	404	429	519	623
Pets .....	403	275	328	450	507
Toys, hobbies, and playground equipment	98	128	101	69	117
Other entertainment supplies, equipment, and services .....	235	300	105	177	409
Personal care products and services .....	566	566	524	537	651
Reading .....	140	165	144	106	172
Education .....	278	340	233	226	357
Tobacco products and smoking supplies .....	189	144	209	227	146
Miscellaneous .....	763	775	975	586	833
Cash contributions .....	2,515	2,144	3,083	2,134	2,920
Personal insurance and pensions .....	2,206	2,492	2,141	1,913	2,507
Life and other personal insurance .....	409	419	381	424	404
Pensions and Social Security .....	1,796	2,073	1,760	1,489	2,103
Sources of income and personal taxes:					
Money income before taxes .....	\$44,938	\$46,451	\$44,042	\$40,120	\$52,702
Wages and salaries .....	15,003	16,949	13,428	13,144	18,008
Self-employment income .....	1,604	643	1,870	1,261	2,806
Social Security, private and government retirement .....	24,633	24,810	25,104	23,058	26,671
Interest, dividends, rental income, other property income .....	2,818	3,026	2,800	1,950	4,126
Public assistance, supplemental security income, food stamps .....	319	418	223	288	381
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support .....	425	424	495	312	547
Other income .....	137	181	121	106	163
Personal taxes (contains some imputed values) .....	2,028	2,813	1,637	1,259	3,018
Federal income taxes .....	1,544	2,075	1,265	949	2,359
State and local income taxes .....	361	538	271	188	586
Other taxes .....	122	200	102	122	73
Income after taxes .....	42,911	43,638	42,405	38,861	49,684
Addenda:					
Net change in total assets and liabilities .....	\$6,320	\$16,445	\$1,987	\$6,835	\$538
Net change in total assets .....	9,411	16,415	4,709	8,159	9,926
Net change in total liabilities .....	3,090	-30	2,722	1,325	9,388
Other financial information:					
Other money receipts .....	686	1,867	360	236	698
Mortgage principal paid on owned property	-1,266	-1,258	-1,031	-1,066	-1,858
Estimated market value of owned home .....	186,733	202,615	135,880	151,802	284,484
Estimated monthly rental value of owned home .....	1,029	1,145	866	928	1,263
Gifts of goods and services, total .....	953	1,042	972	719	1,255
Food .....	67	65	86	44	91
Alcoholic beverages .....	10	27	7	3	8
Housing .....	180	258	157	133	215
Housekeeping supplies .....	30	42	29	22	36
Household textiles .....	6	27	29	25	25
Appliances and miscellaneous housewares .....	24	44	23	11	29
Major appliances .....	9	19	6	4	10

See footnotes at end of table.

**Table 3850. Consumer units with reference person age 65 and over by region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 2012-2013 — Continued**

Item	Total 65 and over	Northeast	Midwest	South	West
Small appliances and miscellaneous housewares .....	15	<sup>2</sup> 24	17	7	20
Miscellaneous household equipment .....	37	39	33	27	54
Other housing .....	83	126	63	68	92
Apparel and services .....	210	221	186	174	286
Males, 2 and over .....	46	56	47	46	37
Females, 2 and over .....	108	84	113	73	180
Children under 2 .....	22	42	<sup>2</sup> 12	20	19
Other apparel products and services .....	35	40	14	35	50
Jewelry and watches .....	12	15	8	14	<sup>2</sup> 9
All other apparel products and services ...	23	24	<sup>2</sup> 6	22	<sup>2</sup> 41
Transportation .....	121	76	91	98	234
Healthcare .....	54	<sup>2</sup> 51	125	<sup>2</sup> 41	<sup>2</sup> 4
Entertainment .....	81	106	68	67	96
Toys, games, arts and crafts, and tricycles	32	<sup>2</sup> 58	22	<sup>2</sup> 29	<sup>2</sup> 27
Other entertainment .....	49	48	46	39	70
Personal care products and services .....	14	24	5	5	28
Reading .....	3	4	3	4	2
Education .....	129	125	170	85	165
All other gifts .....	83	85	73	63	127

<sup>1</sup> Value is too small to display.

<sup>2</sup> Data are likely to have large sampling errors.

<sup>3</sup> No data reported.

Source: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, September, 2014